

AMENDMENTS TO THE CLAIMS

1-22. (Cancelled)

23. (Currently Amended) A method for insuring a building structure by taking into account technologies that militate against loss comprising the steps of:

maintaining a database identifying a plurality of technologies that reduce risk of loss to an associated building structure;

issuing an insurance policy insuring, by an insurance company, covering a building structure that incorporating incorporates a technology from the plurality of technologies identified in the database, wherein the incorporated technology is capable of outputting data electronically; and

altering terms of the issued insurance policy based on data output electronically by the incorporated technology.

24. (Previously presented) The method of claim 23, wherein altering the terms of the insurance policy comprises altering the premium.

25. (Currently Amended) The method of claim 23, wherein comprising receiving the data output by the incorporated technology comprises including receiving data indicating the functional status of the incorporated technology.

26. (Currently Amended) The method of claim 23, wherein comprising receiving the data output by the incorporated technology comprises including receiving data indicating the condition of the insured covered building structure.

27. (Previously presented) The method of claim 23, wherein the data output by the incorporated technology is output over a communications network.

28. (Previously presented) The method of claim 23, wherein the data output by the incorporated technology is output via a broadcast transmission.

29. (Previously presented) The method of claim 23, wherein the incorporated technology comprises a risk mitigation technology.

30. (Previously presented) The method of claim 23, wherein the technology comprises a risk mitigation technology.

31. (Previously presented) The method of claim 23, comprising receiving, by the insurance company, the data output by the incorporated technology.

32. (Currently Amended) A method for insuring a building structure by taking into account technologies that militate against loss comprising the steps of:

maintaining a database identifying a plurality of technologies that reduce risk of loss to an associated building structure;

issuing an insurance policy insuring, by an insurance company, covering a building structure incorporating a technology from the plurality of technologies identified in the database, wherein the incorporated technology is capable of outputting data electronically;

determining the condition of the insured covered building structure based on data output electronically by the incorporated technology.

33. (Currently Amended) The method of claim 32, comprising detecting, by the insurance company, a dangerous condition at the insured covered building based on the data received from the incorporated technology.

34. (Currently Amended) The method of claim 33, comprising initiating, by the insurance company, a remedial action in response to the detected dangerous condition.

35. (Previously presented) The method of claim 32, wherein the incorporated technology comprises a risk mitigation technology.

36. (Currently Amended) The method of claim 32, wherein the incorporated technology comprises a risk mitigation technology.

37. (Previously presented) The method of claim 32, wherein the condition of the insured building is determined by the insurance company.

38. (Currently Amended) The method of claim 32, comprising receiving, by the insurance company, the data output by the insurance company-incorporated technology.